

Who Is The Next Steward... And Are They Ready?

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“We all stand on the shoulders of those who came before us.”

This response from my boss and mentor, Mike Jette, took me by surprise after I had expressed my overwhelming gratitude for the opportunity he gave me many years ago to work for the Carroll Team. I told him I felt like Charlie in the Chocolate Factory, who had been given the golden ticket to work for one of the best financial planning firms in the country.

I expected, “You are welcome,” or even, “Just don’t mess it up, kid!” Instead, he tapped into a much deeper truth: ***we are all stewards of the opportunities we’ve been given***. Each one of us stands in a long line of people who have come before us, and our role is not only to steward what we’ve been given, but to ***raise up the next steward***.

Estate planning, retirement planning, or *any* form of financial planning that considers only current stakeholders is short-sighted and incomplete. I had a pastor tell me once, ***“The ultimate purpose of an apple tree isn’t apples. The ultimate purpose of an apple tree is more apple trees.”***

You may have all your estate documents in order and your beneficiaries in place, but here are a few practical ways to begin thinking about stewardship from a broader perspective.

1. ***Take an inventory of all the valuable resources that have been entrusted to you.*** That list can include financial, relational, knowledge-based, physical, or spiritual assets. It doesn’t have to have tangible value; it just has to be valuable to you and worthy to be carried beyond your lifetime.
2. ***Make a list of people you feel responsible for passing the stewardship of these assets onto.*** You won’t have to look far for these people- they are most likely already in your inner circle. However, intentionally naming them and clarifying what you hope they will steward is a critical step.



3. ***Spend time with those people, equipping them to be the next stewards.*** This doesn't have to be a formal process. Oftentimes, good stewardship is caught, not taught. Think of it less as a classroom model of learning and more as an apprenticeship model of doing life together.

Here is a great question every steward needs to ask: "If I stepped away tomorrow, would the things that matter most continue to flourish?" ***Because stewardship is proven not by what we build, but by what continues without us.***

This process isn't about getting it perfect. It's about defining meaningful relationships, empowering loved ones, and intentionally passing the baton. The goal isn't to replace yourself; it's to reproduce what matters most. When we intentionally prepare the next steward, we honor those who came before us and create incredible momentum for those who will come after.

We'd love to hear your insights on stewardship. What have you learned on your journey that would help us as we advise others?

As always, if there's anything we can help you with, especially as you think about preparing the next steward, we'd be happy to schedule a time to connect. Please feel free to share this article with someone you believe would benefit from this content. We're here to help you and the ones you love **flourish**.

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